

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 09-36163-MS
Chapter: 7
Judge: Morris Stern

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

David Kobryn
121 West 56th Street
Bayonne, NJ 07002

Nicole Kobryn
aka Micole M. Curran
121 West 56th Street
Bayonne, NJ 07002

Social Security No.:
xxx-xx-7791

xxx-xx-1413

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: June 11, 2010

Morris Stern
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 8

CERTIFICATE OF NOTICE

District/off: 0312-2
Case: 09-36163

User: cgiannet
Form ID: bl8

Page 1 of 1
Total Noticed: 27

Date Rcvd: Jun 11, 2010

The following entities were noticed by first class mail on Jun 13, 2010.

db/jdb +David Kobryn, Nicole Kobryn, 121 West 56th Street, Bayonne, NJ 07002-2227
smg U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +United States Trustee, Office of the United States Trustee, One Newark Center, Suite 2100,
Newark, NJ 07102-5235
cr +BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME, c/o Parker McCay,
Three Greentree Centre, Suite 401, 7001 Lincoln Drive West, PO Box 974,
Marlton, NJ 08053-0974
510076749 +BAC HOME LOANS SERVICING, PO BOX 10281, Van Nuys, CA 91410-0281
510076755 Cit bank/DFS, PO Box: 6500, Sioux Falls, SD 57117-6500
510076757 +EXXMBLCITI, PO Box 6497, Sioux Falls, SD 57117-6497
510076761 HSBC BANK, PO BOX 97280, Portland, OR 97280
510076763 +NELNET LOAN SERVICES, 3015 S Parker Rd # 425, Aurora, CO 80014-2904
510076765 +Sallie Mae Servicing, 1002 Arthur Drive, Lynn Haven, FL 32444-1683
510076766 +Sayed Aly. MD PA, 770 KENNEDY BLVD, Bayonne, NJ 07002-5836
510076767 +Schachter Portnoy L.L.C., 3490 U.S. Route 1, Princeton, NJ 08540-5920
510076768 +Sheridan Anesthesia Services, PO BOX 1923, McKinney, TX 75070-8162
510076769 +State of New Jersey, P.O. Box 080, Trenton, NJ 08625-0080
510076771 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Leasing, 5005 N River Blvd, Cedar Rapids, IA 52411)
510076772 WELLS FARGO FIN NATIONAL BANL, PO BOX 944498, VALUE CITY FURNITURE, Las Vegas, NV 89193

The following entities were noticed by electronic transmission on Jun 11, 2010.

510076751 EDI: BANKAMER.COM Jun 11 2010 17:38:00 Bank Of America, 4060 Ogletown Stan, DE5-019-03-07,
Newark, DE 19713
510076750 +EDI: BANKAMER.COM Jun 11 2010 17:38:00 Bank of America, 4161 Piedmont Pkwy,
Greensboro, NC 27410-8119
510076752 +EDI: CAPITALONE.COM Jun 11 2010 17:38:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285
510076754 +EDI: CHASE.COM Jun 11 2010 17:48:00 Chase BP, POB 15298, Wilmington, DE 19850-5298
510076753 +EDI: CHASE.COM Jun 11 2010 17:48:00 Chase Bank, 800 Brooksedge Blvd.,
Westerville, OH 43081-2822
510076756 +EDI: RCSDELL.COM Jun 11 2010 17:48:00 Dell Financial Services, One Dell Way Round Rock,
Round Rock, TX 78682-7000
510076758 +EDI: RMSC.COM Jun 11 2010 17:43:00 GEMB/JC PENNEY DC, PO BOX 981425,
El Paso, TX 79998-1425
510076759 +EDI: RMSC.COM Jun 11 2010 17:43:00 GEMB/Lowes, PO Box 981400, El Paso, TX 79998-1400
510076760 +EDI: RMSC.COM Jun 11 2010 17:43:00 GEMB/OLD NAVY, PO BOX 981400, El Paso, TX 79998-1400
510076762 EDI: TSYS2.COM Jun 11 2010 17:38:00 Macys/dsnb, 9111 Duke Blvd, Mason, OH 45040-8999
510076770 +EDI: WTRRN BANK.COM Jun 11 2010 17:38:00 Target National Bank, PO Box 59317,
Minneapolis, MN 55459-0317

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

510076764 NJ HIGHER EDUCATION ASSISTANCE, PO BOX

TOTALS: 1, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 13, 2010

Signature:

